

**FEIN, SUCH, KAHN & SHEPARD, PC.**

Counsellors at Law

7 Century Drive - Suite 201

Parsippany, New Jersey 07054

(973) 538-9300

Attorneys for Secured Creditor

MELISSA N. LICKER, ESQ. (ML-5973)

AD2586

IN RE:

DOXINETTE RICHARDS,

Debtor.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Chapter : 13

Case No. 09-44835 MS

**CERTIFICATION BY MORTGAGEE  
(Default in Chapter 13 Payments  
Outside of Plan)**

Hearing Date: May 6, 2010

I, Jamie Downey, hereby deposes and says:

1. I am the Supervisor of CHASE HOME FINANCE, LLC as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION TRUST 2006-NC1, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-NC1.

2. Date Debtor's petition was filed on December 28, 2009.

3. (a) Amount of Debtor's monthly mortgage payment  
**\$2,958.02 (01/10 - 02/10) and \$2,886.21 (03/10 - 04/10).**

(b) Amount of monthly late charges **\$0.00.**

(c) Total monthly payment including late charge  
**\$2,958.02 (01/10 - 02/10) and \$2,886.21 (03/10 - 04/10).**

4. The Debtor has not made any post-petition payments to the Secured Creditor.

5. Debtor should have made 4 payments outside of the plan

since the date of the filing petition.

6. Since the date of the filing, Debtor has made 0 payments.

7. Debtor is behind 4 months in payments outside of the plan, through the payment due April 01, 2010.

8. The total amount of delinquency outside of the plan is \$11,688.46. That amount is computed in the following manner:

$\$2,958.02 \times 2 = \$5,916.04$  (01/10 - 02/10 Monthly payments)

$\$2,886.21 \times 2 = \$5,772.42$  (03/10 - 04/10 Monthly payments)

9. The figures contained in this certification are current as of payment received on or before April 9, 2010.

10. Attached are true copies of the documents.

11. I hereby certify that the foregoing statements made by me and the attached Local Form 16 are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: April 12, 2010

/s/ Jamie Downey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

DOXINETTE RICHARDS,

Debtor.

Case No.: 09-44835 MS

Adv. No.:

Hearing Date: May 6, 2010

Judge: Honorable Morris Stern

**CERTIFICATION RE CALCULATION OF AMOUNTS DUE  
NOTE AND MORTGAGE**

Jamie Downey of full age, as Supervisor by CHASE HOME FINANCE, LLC as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION TRUST 2006-NC1, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-NC1, hereby certifies the following information:

Recorded on September 13, 2006 in ESSEX County, in Book 11506 at Page 850

Property Address: 314 UNION AVE, IRVINGTON, NJ 07111

Mortgage Holder: CHASE HOME FINANCE, LLC as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION TRUST 2006-NC1, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-NC1

**I. PAYOFF STATEMENT**

Unpaid Principal Balance	_____	\$ <u>283,937.61</u>
Interest	_____	\$ <u>16,941.60</u>
Estimated Escrow Advances	_____	\$ <u>1,721.80</u>
Escrow Advance	_____	\$ <u>2,565.31</u>
Recording Fee	_____	\$ <u>40.00</u>
Late Charges	_____	\$ <u>1,101.70</u>
Corporate Advances	_____	\$ <u>612.00</u>
TOTAL DUE AS OF <u>04/30/10</u>	_____	\$ <u>306,920.02</u>

**II. EQUITY ANALYSIS (When Appropriate)**

Estimated fair market value of real estate(as of 12/28/09) \$200,000.00\*

Liens on the real estate:

1. Real estate taxes as of \_\_\_\_\_ \$ \_\_\_\_\_
2. First Mortgage  
as of 04/30/10 \$ 306,920.02
3. Second Mortgage  
as of \_\_\_\_\_ \$ \_\_\_\_\_
4. Other(specify on separate exhibit) \$ (broker's fee)

**TOTAL LIENS** \_\_\_\_\_ **(\$306,920.02)**

**APPARENT EQUITY AS OF 04/09/10** \_\_\_\_\_ **\$ 0 \*\***

\*Source: Schedule A (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)

\*\*If negative, insert zero(0).

I certify under penalty of perjury that the foregoing is true and correct.

Dated: April 12, 2010

/s/ Jamie Downey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

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In Re:

DOXINETTE RICHARDS,

Debtor.

Case No.: 09-44835 MS

Adv. No.:

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**CERTIFICATION RE POST PETITION PAYMENT HISTORY  
ON THE NOTE AND MORTGAGE**

Jamie Downey of full age, as Supervisor by CHASE HOME FINANCE, LLC as servicer  
for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION  
TRUST 2006-NC1, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-NC1, hereby  
certifies the following information:

Recorded on September 13, 2006 in ESSEX County, in Book 11506 at Page 850

Property Address: 314 UNION AVE, IRVINGTON, NJ 07111

Mortgage Holder: CHASE HOME FINANCE, LLC as servicer for U.S. BANK NATIONAL  
ASSOCIATION, AS TRUSTEE FOR J.P. MORGAN MORTGAGE ACQUISITION TRUST 2006-NC1, ASSET  
BACKED PASS-THROUGH CERTIFICATES, SERIES 2006-NC1

Mortgagors/Debtors: DOXINETTE RICHARDS

POST PETITION PAYMENTS (Petition filed on 12/28/09)

Amount Due	Date Payment Was Due	How Payment Was Applied (Mo/Yr)	Amount Received	Date Payment Received	Check or Money Order Number
1.\$2,958.02	01/01/10	n/a	-0-	n/a	n/a
2.\$2,958.02	02/01/10	n/a	-0-	n/a	n/a
3.\$2,886.21	03/01/10	n/a	-0-	n/a	n/a
4.\$2,886.21	04/01/10	n/a	-0-	n/a	n/a
TOTAL					

[Continue on attached sheets if necessary]

\*MONTHLY PAYMENTS PAST DUE: 2 x \$2,958.02 = \$5,916.04 (01/10 - 02/10 Monthly payments) and 2 x \$2,886.21 = \$5,772.42 (03/10 - 04/10 Monthly payments); (MONTHLY PAYMENTS) = \$11,688.46 AS OF April 9, 2010.

Each Monthly Payment is comprised of:

(Attach sheets if payment amounts varies from figures set forth below)

Principal & Interest .....\$2,203.38  
Escrow.....\$682.83  
Shortage.....\$71.81  
Total .....\$2,958.02

Principal & Interest .....\$2,203.38  
Escrow.....\$682.83  
Total .....\$2,886.21

If the monthly payment has changed during the pendency of the case, please explain (attach separate sheet(s) if necessary):

I certify under penalty of perjury that the foregoing is true and correct.

Dated: April 12, 2010

/s/ Jamie Downey